United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-50932-KMS
Latoyta Tranwan Amos Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0538-6 User: mssbad Page 1 of 3
Date Rcvd: Jun 30, 2025 Form ID: 309I Total Noticed: 41

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID Recipient Name and Address	
+ Latoyta Tranwan Amos, 8 Park Place, Apt 361P, Hattiesburg, MS 39402-1581	
+ Ainsley Grp, 1745 W Orangewood Ave, Orange, CA 92868-2004	
+ Chimefinal, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417	
+ Comprehensive Radio, PO BOX 3488, Tupelo, MS 38803-3488	
+ Forrest General, PO Box 16389, Hattiesburg, MS 39404-6389	
+ Frost-Arnett Co, P.O. Box 1280, Oaks, PA 19456-1280	
+ Kessler & Williams, 1401 S Brentwood Blvd, Ste 950, Saint Louis, MO 63144-1431	
+ Merit Health Wesley, 5001 Hardy St, Hattiesburg, MS 39402-1308	
+ Newton Family, 360 Simpson Hwy 149, Ste 140, Magee, MS 39111-3840	
+ Parish Anes of Tulane, PO Box 919124, Dallas, TX 75391-9124	
+ Pediatric Group, 2308 E Main St, Ste G, New Iberia, LA 70560-4029	
+ Southern Urology Clini, 139 Fairchild Dr, Hattiesburg, MS 39402-1303	
Tulane University Medi, P.O. Box 3475, Toledo, OH 43607-0475	
Wilkinson Law Firm, 51 Keywood Circle, Flowood, MS 39232	

TOTAL: 14

#### $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty		Jun 30 2025 19:45:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Jun 30 2025 19:45:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jun 30 2025 19:45:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5527050	EDI: ATTWIREBK.COM	Jun 30 2025 23:40:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
5527048	+ Email/Text: sbridwell@arscollections.com	Jun 30 2025 19:45:00	Advance Recovery, Po Box 3590, Jackson, MS 39207-3590
5527051	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 30 2025 19:45:10	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5527052	EDI: CAPITALONE.COM	Jun 30 2025 23:40:00	Capital One, P.O. Box 60599, City of Indus, CA 91716-0599
5527053	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jun 30 2025 19:45:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
5527054	+ Email/Text: omx-bnc-bk-notices@chime.com	Jun 30 2025 19:45:00	Chimefinal, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
5527056	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 30 2025 19:45:00	Consumer Portfolio, 19500 Jamboree Rd, Irvine,
5527057	+ EDI: CCS.COM		CA 92612-2437

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Date Rcvd: Jun 30, 2025		Form ID: 309I	Total Noticed: 41
		Jun 30 2025 23:40:00	Credit Collection, P.O. Box 607, Norwood, MA 02062-0607
5527059	+ Email/Text: FSBank@franklinservice.com	Jun 30 2025 19:45:00	Franklin Service, Inc., 2978 West Jackson St, Po Box 3910, Tupelo, MS 38803-3910
5527061	Email/Text: behappy@growcredit.com	Jun 30 2025 19:45:00	Grow Credit Inc., Attn: Bankruptcy, 1447 2nd Street, Santa Monica, CA 90401
5527065	Email/Text: bankruptcy@kornerstonecredit	Jun 30 2025 19:45:00	Kornerstone Credit, 1111 Draper Pkwy #200, Draper, UT 84020
5527062	+ Email/Text: melissa.martin@kfcu.org	Jun 30 2025 19:45:00	Keesler Federal Credit, P.O. Box 7001, Biloxi, MS 39534-7001
5527064	+ Email/Text: bankruptcy@kikoff.com	Jun 30 2025 19:45:00	Kikoff, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
5527067	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 30 2025 19:45:00	Midland Credit Managem, P.O. Box 60578, Los Angeles, CA 90060-0578
5527071	+ EDI: PARALONMEDCREDT	Jun 30 2025 23:40:00	NPAS Solutions, PO Box 505606, Saint Louis,
5527068	+ Email/Text: bankruptcy@ncaks.com	Jun 30 2025 19:45:00	MO 63150-5606  National Credit Adjust, P.O. Box 3023, 327 W 4th Street, Hutchinson, KS 67501-4842
5527069	+ EDI: NFCU.COM	Jun 30 2025 23:40:00	Navy Federal CU, Attn: Bankruptcy, Po Box 3302,
5527072	+ EDI: AGFINANCE.COM	Jun 30 2025 23:40:00	Merrifield, VA 22119-3302  One Main Financial, 4400 Ambassador Caffer,
5527075	Email/Text: bankruptcy@possiblefinance.c	om Jun 30 2025 19:45:00	Pkwy Ste G, Lafayette, LA 70508-6760  Possible Finance, Po Box 98686, Las Vegas, NV
5527076	+ Email/Text: newbk@Regions.com	Jun 30 2025 19:45:00	89193 Regions, 1900 Fifth Ave, Birmingham, AL
5527077	+ EDI: PHINELEVATE	Jun 30 2025 23:40:00	35203-2670  Rise Credit of MS, 4150 International Pla, Ste 300,
5527078	+ Email/Text: bankruptcy@self.inc	Jun 30 2025 19:45:00	Fort Worth, TX 76109-4819
5527080	+ Email/Text: accountservicing@trueaccord.c	com	Self Financial, Inc., Attn: Bankruptcy, 515 Congress Ave, Ste 1550, Austin, TX 78701-3539
5527082	^ MEBN	Jun 30 2025 19:45:00	Trueaccord, 16011 College Blvd, Lenexa, KS 66219-1366
		Jun 30 2025 19:41:02	United Revenue Corp., Attn: Bankruptcy, 204 Billings St, Ste 120, Arlington, TX 76010-2495
5527083	+ Email/PDF: Bankruptcynoticeshomelending	g@wellsfargo.com Jun 30 2025 19:56:10	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home

TOTAL: 28

## **BYPASSED RECIPIENTS**

Campus Mac, Des Moines, IA 50328-0001

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name **Email Address** 

David Rawlings

ecfnotices@rawlings13.net sduncan@rawlings13.net

Thomas Carl Rollins, Jr

on behalf of Debtor Latoyta Tranwan Amos trollins@therollinsfirm.com

jennifer@therollinsfirm.com; trollins.therollinsfirm.com@recap.email; notices@therollinsfirm.com; therollinsfirm.com; therefore the therollinsfirm.com; the therollinsfirm.com; the therollinsfirm.com; the therm the therefore the therefore the therefore the therm the therefore the the therefore the th

United States Trustee

USTPRegion 05. JA. ECF @usdoj. gov

TOTAL: 3

# Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:				
Debtor 1	Latoyta Tranwan Amos	Social Security number or ITIN xxx-xx-7093		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bar Case number: 25	nkruptcy Court for the Southern District of Mississippi 5–50932–KMS	Date case filed for chapter 13 6/27/25		

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Latoyta Tranwan Amos	About Debtor 2:
	All other names used in the last 8 years	aka Latoyta W Amos, aka Latoyta Amos	
3.	Address	8 Park Place Apt 361 P Hattiesburg, MS 39402	
4.	<b>Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 Date: 6/30/25

For more information, see page 2

Debtor Latoyta Tranwan Amos

Case number 25-50932-KMS

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 30, 2025 at 01:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769-267-0361.  For additional meeting information go to www.justice.gov/ust/moc
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of clain (except governmental units)  Deadline for governmental units to file a proof claim:	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you migh not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedule that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 13, 2025. Objections will be heard on September 16, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	